

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Paul E. Prince**Case No.: **16-27621**Judge: **JNP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice RequiredDate: August 26, 2020☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SJR Initial Debtor: PEP Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 1,967.65 Monthly to the Chapter 13 Trustee, starting on September 1, 2020 for approximately 28 months with \$66,037.24 paid to date.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar Mortgage LLC	808 Lincoln Rd. Mullica Hill, NJ 08062 Gloucester County Residence: Family House 2 Story	68,173.08	0.00	49,584.64	1,250.00

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**  
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>M &amp; T Bank</b>	<b>151 West Clayton Ave Clayton, NJ 08312 Gloucester County Rental: 2 Story</b>	<b>125,671.00</b>	<b>0.00</b>

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**  
 The following secured claims are unaffected by the Plan:  
Creditor

**g. Secured Claims to be Paid in Full Through the Plan** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified:.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Debtor's income was impacted by COVID-19 and needs more time to get caught up on 6 months of suspended payments.	Extending the plan term from 60 to 74 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>August 25, 2020</u>	<u>/s/ Paul E. Prince</u> <b>Paul E. Prince</b> Debtor
Date: _____	_____ Joint Debtor
Date: <u>August 25, 2020</u>	<u>/s/ Steven J. Richardson</u> <b>Steven J. Richardson, Esq. SR2697</b> Attorney for the Debtor(s)

United States Bankruptcy Court  
District of New Jersey

In re:  
Paul E. Prince  
Debtor

Case No. 16-27621-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Aug 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2020.

db +Paul E. Prince, 808 Lincoln Rd., Mullica Hill, NJ 08062-4506  
cr +MTGLQ Investors, LP, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
516391383 +ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133,  
CARNEYS POINT NJ 08069-3600  
(address filed with court: Atlantic City Electric, PO Box 231, Wilmington, DE 19899)  
516391382 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
516506768 +Audra Fischer-Prince, c/o Jeffrey P. Fritz, Esq., Soloff & Zervanos,  
457 Haddonfield Rd. - Suite 540, Cherry Hill, NJ 08002-2220  
516424252 +Bayview Loan Servicing, LLC, c/o McCALLA RAYMER PIERCE, LLC, Bankruptcy Department,  
1544 Old Alabama Road, Roswell, GA 30076-2102  
516391386 +Carecentrix, Patient Billing, 9119 Corporate Lake Drive, Tampa, FL 33634-2380  
516391384 Dr. Andrew Black, 303 Main Street, Woodstown, NJ 08098  
516491534 +Dr. Grace U. Chung, 17 W. Red Bank Ave. - Suite 205, Woodbury, NJ 08096-1630  
516820102 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
516820103 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408,  
Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408  
516391387 +Elmer Medical Center, 501 W. Front Street, Elmer, NJ 08318-2101  
516391388 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
516491537 +Grimley Financial Corp., 30 Washington Ave. - Suite C6, Haddonfield, NJ 08033-3341  
516391389 +Inspira Health Network, 333 Irving Ave., Bridgeton, NJ 08302-2123  
516391390 Inspira Medical Center Woodbury, Inc., PO Box 95000-7130, Philadelphia, PA 19195-7130  
516391391 +Inspira Medical Group, 1120 Delsea Drive, Glassboro, NJ 08028-1444  
516391393 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
516821650 +M&T BANK, Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201,  
Parsippany, NJ 07054-4673  
516453480 M&T BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
Westmont, NJ 08108  
517033058 +MTGLQ Investors, L.P., c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
518237678 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004,  
Irvine, CA 92619-5004  
518237679 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004,  
Irvine, CA 92619, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-5004  
516491535 +Ms. Audra Fischer-Prince, c/o Jeffrey P. Fritz, Esq., Soloff & Zervanos,  
457 Haddonfield Rd. - Suite 540, Cherry Hill, NJ 08002-2220  
516407519 +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
Boca Raton, FL 33487-2853  
516519434 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
516391395 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516515359 +Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094  
516569207 +Office of the Public Defender, 25 Market Street, Trenton, NJ 08611-2148  
516491536 +Office of the Public Defender, Lien Section, PO Box 306, Trenton, NJ 08625-0306  
516391396 PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444  
516436150 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
516391397 +Quality Asset Recovery, 7 Foster Ave. - Suite 101, Gibbsboro, NJ 08026-1191  
516391398 +RAS Citron Law Offices, 130 Clinton Rd. - Suite 202, Fairfield, NJ 07004-2927  
516391399 +Roi, Po Box 549, Timonium, MD 21094-0549  
516391400 +Vineland Medical Center, 1505 Sherman Ave., Vineland, NJ 08360-7059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 28 2020 00:08:30 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 28 2020 00:08:27 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516418088 E-mail/Text: bankruptcy@pepcoholdings.com Aug 28 2020 00:08:07  
Atlantic City Electric Company, Pepco Holdings, Inc.,  
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
Carneys Point, NJ 08069-3600

516391385 +E-mail/Text: clientrep@capitalcollects.com Aug 28 2020 00:09:03 Capital Collection Service,  
PO Box 150, West Berlin, NJ 08091-0150

516491533 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2020 00:14:07 Capital One,  
PO Box 85619, Richmond, VA 23285-5619

516570565 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2020 00:13:23  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516560383 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 28 2020 00:08:35 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

516391392 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 28 2020 00:08:35 Jefferson Capital Systems, LLC,  
16 Mcleland Rd, Saint Cloud, MN 56303

516391394 E-mail/Text: camanagement@mtb.com Aug 28 2020 00:08:11 M & T Bank, PO Box 1288,  
Buffalo, NY 14240

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Aug 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516538742 E-mail/Text: camanagement@mtb.com Aug 28 2020 00:08:11 M&T Bank, PO Box 840,  
Buffalo, NY 14240-0840  
516705319 +E-mail/Text: bkteam@selenefinance.com Aug 28 2020 00:07:57 MTGLQ Investors, L.P.,  
c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042,  
MTGLQ Investors, L.P. 77042-4546  
516705318 +E-mail/Text: bkteam@selenefinance.com Aug 28 2020 00:07:57 MTGLQ Investors, L.P.,  
c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546  
516397802 E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 00:13:13 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor MTGLQ Investors, LP hkapan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Laura M. Egerman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor MTGLQ Investors, LP bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Matthew Siti on behalf of Creditor MTGLQ Investors, LP msiti@leopoldassociates.com,  
LeopoldAssociatesNJX6426@projects.filevine.com;jmilanese@leopoldassociates.com;sleopold@leopoldas  
sociates.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC AS ATTORNEY IN FACT FOR M&T  
BANK bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor M&T BANK bankruptcy@feinsuch.com  
Steven J. Richardson on behalf of Debtor Paul E. Prince ecf@richardsonlawoffices.com,  
8505@notices.nextchapterbk.com

TOTAL: 10